

Amendments to the Specification

Please amend the specification in accordance with 37 C.F.R. § 1.121(b)(1) as follows:

On page 1, please replace the paragraph [001]with the following paragraph, with markings as required by 37 C.F.R. § 1.121(b)(1)(ii):

This application is a continuation of and claims the benefit, under 35 U.S.C. Section 120, to Wheeler et al., of U.S. patent application [[Ser.]]No. 09/189,159, filed November 9, 1998, titled "Account Authority Digital Signature (AADS) System," by Wheeler et al., now U.S. Patent No. _____ issued as U.S. Patent No. 6,820,202, which application is hereby incorporated herein by reference.

As required by 37 C.F.R. § 1.121(b)(1)(iii), here is the full text of the paragraph without markings:

This application is a continuation of and claims the benefit, under 35 U.S.C. Section 120, of U.S. patent application No. 09/189,159, filed November 9, 1998, titled "Account Authority Digital Signature (AADS) System," by Wheeler et al., now issued as U.S. Patent No. 6,820,202, which application is hereby incorporated herein by reference.